

## "MAKE CREDIT EASIER FOR FARMERS OF U. S."

Simplified System of Farm  
Banking Suggested by  
David Lubin.

### NEED LEGISLATION

Present Plan Is Stupid and  
Costly, Says American  
Delegate to Rome.

(The following Associated Press news letter will be of special interest to many Columbians who heard David Lubin lecture here at a Farmers' Week meeting a few years ago. He is recognized nationally and internationally as an authority in his field.)

(Correspondence of the Associated Press.)  
ROME, June 1.—The American farmer ought to be given credit at a bank without being compelled to mortgage his farm, declares David Lubin, delegate from the United States to the International Institute of Agriculture here.

Mr. Lubin believes that, despite the Federal Land Banks, the American farmer still suffers a great disadvantage in obtaining cash to carry on his business. To remedy this he has formulated a simplified system of farm banking and suggested it to William G. McAdoo, the Secretary of the Treasury and to the American food controller, Herbert Hoover.

"The farmer at present does business under the stupid and costly policy of the merchant of forty years ago," said Mr. Lubin to the Associated Press. "He supplies his needs on long-time credit in place of having recourse to the chief banks of the country for cash wherewith to place himself on a cash basis. The farmer is under the thumb of the money lenders and of the store-keepers who sell to him on a credit basis."

"Why can't he have a bank account, that is credit on open account, like any other business man? He's got land, the best security in the world."

"The Federal Land Bank has made it possible for him to put up his farm and get money on long-time mortgage loans. These loans are made, however, for enlarging the farm or making improvements or for paying off old debts. But only a limited number of farmers will mortgage unless they have to. The census for 1910 shows that of 3,948,722 farms we have 33.6 per cent mortgaged. What these farmers need, together with the other 66.4 per cent, is credit at a bank instead of the costly, vicious credit at the town store."

"The farmer can be put in a position to pay cash for what he buys by having the twelve Federal Land Banks increase their functions so that, instead of merely granting mortgage money at a reasonable interest, they may also issue a certificate that the farmer is entitled to credit within a fixed sum. This certificate deposited in a commercial bank in any place in the union would enable the farmer to obtain credit on open account, at the rate say of 5 per cent per annum, and against this account he could draw by check, with the right of closing his account at any time by paying up, when his certificate would be returned to him."

"What should be done is to reduce the banking business down to the farmer. Let's put him in the favored-land class, too. This can be done by legislation permitting the Land Bank to certify to the farmer's credit."

### CLUBS FOR BOYS AND GIRLS

Valuable Experience Gained in Judging Grain and Stock.

The grain and stock judging clubs of Missouri boys and girls aim to acquaint the young with different types of grain and stock. The clubs are educational and give the boys and girls experience which they will find valuable in later years.

The stock judging clubs were started four years ago and the grain judging clubs three years ago. During the fall of 1917 there were 137 stock judging clubs, with 1,292 members, and 220 grain judging clubs, with 1914 members. In order to create greater interest in this work the Agricultural Extension Service has divided the state into four sections—northeast, northwest, southeast and southwest. The county in each section which has the largest number of club members taking part in either grain or stock judging contests will be awarded a trophy cup with the name of the county engraved on it. This cup will remain in the possession of the county for one year. Clubs will be organized and work will begin as near the first of September as possible. The Agricultural Extension Service will furnish additional information on request.

### Paper Made From Sawdust.

By Associated Press.  
ABERDEEN, Scotland, June 20.—The success of an experiment in making paper from sawdust has been practically demonstrated at a large paper mill here. The Aberdeen Evening Express of a recent issue was printed from paper which contained a large percentage of sawdust.

Noted German Professor Killed.  
AMSTERDAM, June 20.—One of Germany's foremost scientists, Dr. Robert March, chief professor of chemistry at Jena University, was killed in the fighting in front of Amiens. He was serving as an infantry lieutenant.

### Food Hint for Today

#### Fighting With Thrift.

The German women are fighting desperately with the sword of thrift. Shall we refuse to take this sword and fight with it also?

Extravagance costs blood—the blood of heroes. Thrift saves lives—the lives of heroes.

Extravagance does not always mean spending money needlessly. It means, also, eating food needlessly, especially wheat, meat, fats and sugar, which are the foods Uncle Sam needs for his soldiers.

It is doubtful whether the ordinary civilian realizes what quantities of these foods are needed to support just our own soldiers, to say nothing of feeding the Allied armies and those millions of people behind the lines, left destitute and absolutely dependent on Uncle Sam to feed them.

A soldier needs more food than the ordinary civilian because his life is more strenuous. Moreover, his whole diet must be made practically from wheat, meat, fats, sugar, condensed milk and coffee, for excepting a few varieties of canned vegetables, these are the only foods that it is possible to ship to him from a distance.

Furthermore, Uncle Sam must lay up vast reserve stores of these foods to meet emergencies—such as food lost during a battle, food sunk by submarines, food spoiled in transportation and bad crops next year.

Just how well-fed the American soldiers are and just how well Uncle Sam is able to meet one or all of these emergencies depends on how thriftily American men and women save wheat, meat, sugar and fats.

One good way to save wheat is to use more rice. Rice used as a starchy vegetable can take the place of bread. Serve it with butter or with gravy.

For thickening soups or gravies use the water in which rice has been boiled. Cooked rice is also a nourishing addition to soup.

Many wheatless quick breads and Victory breads may be made of rice combined with other substitute flours. Instead of bread crumbs in scalloped dishes, for loaves, or stuffing, use rice.

Of the recipes for meat substitute dishes where rice is used, the following one is the best:

#### Rice Souffle.

3 eggs  
1 cup cooked rice  
1 cup medium white sauce thickened with rice flour or cornflour

Beat the yolks and add to the white sauce. Add the boiled rice. Beat whites very light and fold in the other materials. Turn into a greased skillet and cook as an omelet at moderate heat until the under surface is browned, then turn out on a hot plate or bake in a greased pan in top oven until a knife blade when inserted in the center comes out clean. Three tablespoons of grated cheese may be added if desired.

#### How to Can Cherries.

Cherries when canned whole should be blanched by dipping into boiling water for 15 seconds, which prevents splitting. For sour cherries, use a sirup made by boiling and straining 5 pounds and 8 ounces of sugar to 1 gallon of water. For sweet cherries, use a sirup made of 3 pounds and 9 ounces of sugar to 1 gallon of water. Pack in previously boiled jars. Honey or other sirups can be used instead of sugar sirup. Partially seal jars. Boil (process) quart-size jars in water bath for 25 minutes. Seal airtight, and when cold test for leaks. Store in cool, dark, dry place.—U. S. Department of Agriculture.

#### To Make Cottage Cheese Rolls.

Various loaves or rolls can be made by combining cottage cheese with cold cooked rice, or with fresh bread crumbs. They may be seasoned with horseradish, chives, onion juice, parsley, chopped celery, sage, pimentos, green peppers, grated dairy cheese, or other desired seasonings. Chopped nuts, finely cut celery, or cubed cucumbers are pleasing additions. Leftovers of boiled ham, fried bacon, cold meats, salmon, tuna fish, or other fish, may be used to add variety. If

desired, the loaf may be rolled, just before serving in sifted bread crumbs that have been slightly browned in the oven.

Suggestions for making cottage cheese will be found in Extension Circular 50 of the University of Missouri College of Agriculture at Columbia. Copies will be sent free of charge.

### NEWS OF U. OF M. IN CHINA

American University Club Publishes Monthly Newspaper.

The Missouriian has received a copy of Volume 1, No. 1, of Alma Mater, an attractive four-page monthly newspaper published at Shanghai by the American University Club of China. Julian Arnold (California) is president of the club, and J. B. Powell, a graduate of the School of Journalism of the University of Missouri, is secretary. Carl Crow, also a former Missouri student, is a member of the executive committee. Other Missouri members of the club are Arthur Bassett, A. B. '00, and R. T. Bryant, Jr., William Jewell College '15.

Liberal space in the issue is given to the University of Missouri. One item relates that the Missouri basketball five won the conference championship and another tells the Missouri connections of Vice-Governor Charles E. Yeater of the Philippines and Ambassador David R. Francis.

The visit of Dean James to Shanghai is reported in the following news article:

"Within the last month two prominent American law professors visited in Shanghai. They were Dean Eldon R. James of the School of Law of the University of Missouri, who has been appointed legal adviser to the King of Siam at Bangkok. He was accompanied by Mrs. James and by Miss Marjorie Jones, a daughter of Dr. J. C. Jones, dean of the College of Arts and Science at the same school. Dean James' appointment to Siam is for three years."

"The other visitor was Prof. Eugene Allen Gilmore of the School of Law of the University of Wisconsin. He has been for several months American exchange professor at the University of the Philippines and is now on his way home to the United States. While in Shanghai he delivered an address on the subject, 'Judicial Settlement of International Disputes' before the University Club."

"Dean James and Professor Gilmore were both entertained while in Shanghai by members of the club."

#### Draft Board Executives to Meet.

T. Fred Whitesides, E. C. Anderson and Frank G. Harris, members of the Boone County Draft Board, went to Jefferson today to meet with the executives of the other draft boards of the state in an effort to draw up a plan for a unified form of classification of registered men.

## CLASSIFIED ADS.

Half a Cent a Word a Day

Terms, cash in advance. The amounts involved in want ads are too small to be charged. When received over the phone it is with the understanding that the ads will be paid for at once.

### ROOMS FOR RENT

FOR RENT—Modern six room house. Sleeping porch. At 1319 Kaiser. Call 27. T-238

FOR RENT—On or before Sep. 1, modern 5-room apartment, furnished or unfurnished or furniture for rent separately. 1108 Paquin. Phone 1143 Green. B-2314

### FOR SALE

FOR SALE—Modern seven-room house, with sleeping porch and bath, garage, on Virginia Ave. Reasonable terms. Phone 417. A. H. Welch. W-238

### SITUATION WANTED

WANTED—Permanent position for summer with typewriting and shorthand. Phone 753. Fred A. Henninger, Jr. H-2344

### MISCELLANEOUS

WANTED—By primary teacher, a good position in any of the first four grades for 1918-1919. Call 1-Y. B-239

## YESTERDAY'S LATE NEWS

Following are Associated Press war dispatches received too late for publication yesterday:

PARIS.—The battle on the Italian front presents a favorable aspect, say dispatches to the Havas Agency. The Austrians gained ground on the Montello Plateau on a four-mile line and on the West side of the Piave on a four-mile line. The Austrians lost 6,000 prisoners and are now using reserves.

VIENNA (via London).—The Austro-Hungarians crossed the Fossalta Canal at some points, the War Office announces. The Italians are staking everything to stop the advance on the Northern Italian front.

ROME.—The Italians have captured since the offensive started 9,000 prisoners, many guns and several hundred machine guns, the War Office announces.

### WOMAN IN SERBIAN ARMY

Flora Sandes Rejoins Regiment After Furlough in England.

(Correspondence of the Associated Press.)  
LONDON, May 6.—Sergeant-Major Flora Sandes, the only Englishwoman in the Serbian army, is about to rejoin her regiment at Saloniki. She had returned to England for a new weeks' sick leave, devoting much of her time to raising money for comforts for her Serbian comrades by

telling the dramatic story of her military career.

She went to Serbia in 1914, and after experiencing the strain of the retreat before the German hordes, she was cut off from her ambulance unit and at once joined a Serbian regiment as a private.

For two years she took part in all the hardest fighting in that desolate theater of war, often being first over the top and coming scathless through fierce hand-to-hand encounters. Then, in a charge that secured some vital heights, she was wounded by a hand grenade explosion.

For her bravery she has received the highest order that a Serbian soldier can win.

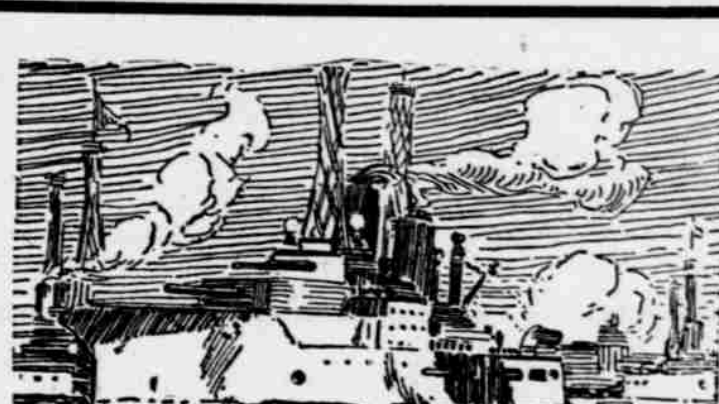
### Small Fire at Gas Plant.

The fire department was called to the Columbia gas plant at 6:20 o'clock

this morning to put out a small fire caused from coal combustion. The fire was put out with six gallons of chemicals and there was little or no damage to the coal.

## REAL ESTATE TRANSFERS

Lillian Hughes to Stuart & Rebecca Parker 1-6 nt in lt 318 & W 1/2 lt 317. Columbia..... \$ 85  
T G Fenton to Sam Robison Lts 11 & 12, Cox's subd., Centralia 700  
E W Crosswhite to Vesser & Reed (subd to \$400) Lt 3, Conley's Sub W 1/2 lt 16, Stephens Add Columbia ..... 1,250  
Sheriff to W W West NW SW & pt SE NE 14-50-13 (83.96A)... 3,300  
Thomas & Moreland to G W Cundiff E 1/2 NE 13-47-12..... 6,000



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PHONE 55

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